

**UNITED STATES BANKRUPTCY COURT**

District of New Jersey  
MLK Jr Federal Building  
50 Walnut Street  
Newark, NJ 07102

---

Case No.: 18-11160-RG  
Chapter: 13  
Judge: Rosemary Gambardella

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Adam Czekanski  
16 Homestead Road  
Elmwood Park, NJ 07407

Elzbieta Czekanski  
16 Homestead Road  
Elmwood Park, NJ 07407

Social Security No.:

xxx-xx-6318

xxx-xx-5351

Employer's Tax I.D. No.:

---

**NOTICE OF HEARING ON APPLICATION FOR COMPENSATION**

NOTICE IS HEREBY GIVEN that there will be a hearing held before the honorable Rosemary Gambardella on:

Date: 8/14/18

Time: 10:00 AM

Location: Courtroom 3E, Martin Luther King, Jr. Federal Building, 50 Walnut Street, 3rd Floor, Newark, NJ 07102

for the purpose of acting on applications for compensation. Attendance by creditors is welcome, but not required.

The following applications for compensation have been filed:

---

**APPLICANT(S)**

David L. Stevens, Debtor's Attorney

**COMMISSION OR FEES**

period: 12/11/2017 to 7/17/2018, fee: \$1,542.25,

**EXPENSES**

\$0.00

---

Creditors may be heard before the applications are determined.

In accordance with D.N.J. Local Bankruptcy Rule 2016-1(d), appearances are not required on applications for compensation unless objections are filed. Objections shall be filed and served no later than seven (7) days prior to the scheduled hearing date (D.N.J. LBR 2016-1(h)).

Dated: July 23, 2018

JAN:



**Certificate of Notice Page 3 of 4**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Adam Czekanski  
 Elzbieta Czekanski  
 Debtors

Case No. 18-11160-RG  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-2

User: admin  
 Form ID: 137

Page 1 of 2  
 Total Noticed: 40

Date Rcvd: Jul 23, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 25, 2018.

db/jdb  
 cr +Adam Czekanski, Elzbieta Czekanski, 16 Homestead Road, Elmwood Park, NJ 07407-1307  
 ++FORD MOTOR CREDIT COMPANY, P O BOX 62180, COLORADO SPRINGS CO 80962-2180  
 (address filed with court: Ford Motor Credit Company, LLC, PO Box 62180, Colorado Springs, MO 80962)  
 517286587 +1st Crd Srvc, 377 Hoes Lane, Piscataway, NJ 08854-4138  
 517286589 ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238  
 (address filed with court: Bankamerica, PO Box 982238, El Paso, TX 79998)  
 517425278 +Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284  
 517286590 +Bby/cbna, 50 Northwest Point Road, Elk Grove Village, IL 60007-1032  
 517286596 +Chase Card, Po Box 15298, Wilmington, DE 19850-5298  
 517335762 +Department Stores National Bank, Citibank, N.A., 701 East 60th Street North, Sioux Falls, SD 57104-0493  
 517286599 +Dsnb Macys, Po Box 8218, Mason, OH 45040-8218  
 517324027 +Ford Motor Credit, PO box 542000, Omaha, NE 68154-8000  
 517426940 +HomeBridge Financial Services, Inc., c/o Cenlar FSB, 425 Phillips Blvd, Ewing, NJ 08618-1430  
 517286601 +The Bureaus Inc, 1717 Central St, Evanston, IL 60201-1507  
 517441930 +The Bureaus, Inc., c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021  
 517384299 ++US BANK, PO BOX 5229, CINCINNATI OH 45201-5229  
 (address filed with court: U.S. Bank National Association, Bankruptcy Department, PO Box 108, St. Louis MO 63166-0108)  
 517391378 US DEPT OF EDUCATION, CLAIMS FILING UNIT, PO BOX 8973, MADISON, WI 53708-8973  
 517286602 +Unvl/citi, Po Box 6241, Sioux Falls, SD 57117-6241  
 517286604 +Us Dept Of Ed/glelsi, 2401 International Lane, Madison, WI 53704-3121  
 517286605 +Wells Fargo, Po Box 14517, Des Moines, IA 50306-3517  
 517286606 +Wells Fargo Bank, Po Box 14517, Des Moines, IA 50306-3517  
 517372533 Wells Fargo Bank, N.A., Wells Fargo Card Services, PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
 smg E-mail/Text: usanj.njbankr@usdoj.gov Jul 24 2018 00:10:57 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Jul 24 2018 00:10:54 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235  
 517286588 +E-mail/Text: bkrpt@retrievalmasters.com Jul 24 2018 00:10:52 Amca, 2269 S Saw Mill, Elmsford, NY 10523-3832  
 517412611 E-mail/PDF: resurgentbknofications@resurgent.com Jul 24 2018 00:12:56 Ashley Funding Services, LLC its successors and, assigns as assignee of Laboratory, Corporation of America Holdings, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587  
 517295178 +E-mail/PDF: acg.acg.ebn@americaninfosource.com Jul 24 2018 00:13:33 BMW Bank of North America, AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901  
 517353623 E-mail/PDF: ais.bmw.ebn@americaninfosource.com Jul 24 2018 00:12:56 BMW Financial Services NA, LLC, P.O. Box 3608, Dublin, OH 43016  
 517286592 E-mail/PDF: ais.bmw.ebn@americaninfosource.com Jul 24 2018 00:12:57 Bmw Financial Services, 5515 Parkcenter Cir, Dublin, OH 43017  
 517295179 +E-mail/PDF: acg.acg.ebn@americaninfosource.com Jul 24 2018 00:13:33 BMW Financial Services NA, LLC, AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901  
 517286593 E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Jul 24 2018 00:13:32 Capital One, 15000 Capital One Dr, Richmond, VA 23238  
 517348501 E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Jul 24 2018 00:14:16 Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083  
 517286594 +E-mail/Text: bankruptcy@cvaps.com Jul 24 2018 00:11:15 Cavalry Portfolio Serv, Po Box 27288, Tempe, AZ 85285-7288  
 517324140 +E-mail/Text: bankruptcy@cvaps.com Jul 24 2018 00:11:15 Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321  
 517286595 +E-mail/Text: kzoepfel@credit-control.com Jul 24 2018 00:10:58 Central Loan Admin & R, 425 Phillips Blvd, Ewing, NJ 08618-1430  
 517286597 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Jul 24 2018 00:10:40 Comenity Bank/pier 1, Po Box 182789, Columbus, OH 43218-2789  
 517303236 E-mail/Text: mrdiscen@discover.com Jul 24 2018 00:09:43 Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025  
 517286598 +E-mail/Text: mrdiscen@discover.com Jul 24 2018 00:09:43 Discover Fin Svcs Llc, Po Box 15316, Wilmington, DE 19850-5316  
 517286600 +E-mail/Text: bknotificationdistribution@jhcapiatgroup.com Jul 24 2018 00:11:52 Jh Portfolio Debt Equi, 5757 Phantom Dr Ste 225, Hazelwood, MO 63042-2429  
 517298850 +E-mail/Text: bankruptcydpt@mcmcg.com Jul 24 2018 00:10:53 Midland Funding LLC, PO Box 2011, Warren, MI 48090-2011

District/off: 0312-2

User: admin  
Form ID: 137

Page 2 of 2  
Total Noticed: 40

Date Rcvd: Jul 23, 2018

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

517399919 E-mail/Text: bnc-quantum@quantum3group.com Jul 24 2018 00:10:47  
Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788  
517392949 +E-mail/PDF: EBN\_AIS@AMERICANINFOSOURCE.COM Jul 24 2018 00:14:26 Verizon,  
by American InfoSource LP as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901  
TOTAL: 20

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

517286591\* ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238  
(address filed with court: Bk Of Amer, Po Box 982238, El Paso, TX 79998)  
517363635\* ++FORD MOTOR CREDIT COMPANY, P O BOX 62180, COLORADO SPRINGS CO 80962-2180  
(address filed with court: Ford Motor Credit Company LLC, P.O. Box 62180,  
Colorado Springs, CO 80962)  
517286603\* ++US BANK, PO BOX 5229, CINCINNATI OH 45201-5229  
(address filed with court: Us Bk Rms Cc, Po Box 108, Saint Louis, MO 63166)  
517378610\* Wells Fargo Bank, N.A., Wells Fargo Card Services, PO Box 10438, MAC F8235-02F,  
Des Moines, IA 50306-0438

TOTALS: 0, \* 4, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jul 25, 2018

Signature: /s/Joseph Speetjens

---

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 22, 2018 at the address(es) listed below:

David L. Stevens on behalf of Debtor Adam Czekanski dstevens@scuramealey.com,  
ecfbkfilings@scuramealey.com/dsklar@scuramealey.com/ascolavino@scuramealey.com/tscialla@scuramealey.com  
David L. Stevens on behalf of Joint Debtor Elzbieta Czekanski dstevens@scuramealey.com,  
ecfbkfilings@scuramealey.com/dsklar@scuramealey.com/ascolavino@scuramealey.com/tscialla@scuramealey.com  
Denise E. Carlon on behalf of Creditor HomeBridge Financial Services, Inc.  
dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com  
John R. Morton, Jr. on behalf of Creditor Ford Motor Credit Company, LLC  
ecfmail@mortoncraig.com, mortoncraigecf@gmail.com  
Marie-Ann Greenberg magecf@magtrustee.com  
Rebecca Ann Solarz on behalf of Creditor HomeBridge Financial Services, Inc.  
rsolarz@kmlawgroup.com  
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 7